

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GALLAGHER, PATRICK § Case No. 09-45198
GALLAGHER, KATHERINE §
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that EUGENE CRANE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 12/15/2010 in Courtroom 642, United States Courthouse Courthouse, 219 S. Dearborn Street Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/15/2010

By: /s/Eugene Crane
Trustee

EUGENE CRANE
135 S. LaSalle Street, #3705
Chicago, IL 60603
(312) 641-6777

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: GALLAGHER, PATRICK
GALLAGHER, KATHERINE

§ Case No. 09-45198
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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 4,323.29
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 4,323.29

Balance on hand: \$ 4,323.29

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 4,323.29

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - EUGENE CRANE	1,080.82	0.00	1,080.82
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Total to be paid for chapter 7 administration expenses: \$ 1,080.82
Remaining balance: \$ 3,242.47

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 3,242.47

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 175,379.61 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

1	Discover Bank	10,689.20	0.00	197.63
2	American Express Centurion Bank	30,806.76	0.00	569.56
3	American Express Centurion Bank	38,529.33	0.00	712.34
4	Capital Recovery III LLC Assignee of Capital One Installment	12,220.59	0.00	225.94
5	Chase Bank USA, N.A.	6,388.64	0.00	118.12
6	Fia Card Services, NA/Bank of America	45,999.10	0.00	850.44
7	PYOD LLC its successors and assigns as assignee of Citibank	15,978.67	0.00	295.42
8	Roundup Funding, LLC	14,767.32	0.00	273.02

Total to be paid for timely general unsecured claims: \$ 3,242.47
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/EUGENE CRANE
Trustee

EUGENE CRANE
135 S. LaSalle Street, #3705
Chicago, IL 60603
(312) 641-6777

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

CERTIFICATE OF NOTICE

The following entities were noticed by first class mail on Nov 18, 2010.

db/jdb +Patrick Gallagher, Katherine Gallagher, 10607 S. Talman Ave., Chicago, IL 60655-1704
aty +Jonathan D Parker, Geraci Law L.L.C., 55 East Monroe St. Suite #3400,
Chicago, IL 60603-5920
tr +Eugene Crane, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705,
Chicago, IL 60603-4101
14783741 +AMEX, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871
15425269 American Express Centurion Bank, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0
14783742 +BANK OF America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001
14783744 +Bank of America, Bankruptcy Department, PO Box 15168, Wilmington, DE 19850-5168
14783740 Blitt and Gaines, PC, Bankruptcy Department, 50 W. Washington St., Rm. 1001,
Wheeling, IL 60090
14783745 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual, Bankruptcy Department, PO Box 660509,
Dallas, TX 75266)
14783734 +Capital ONE, N.A., Attn: Bankruptcy Dept., 2730 Liberty Ave, Pittsburgh, PA 15222-47
15447327 +Capital Recovery III LLC As Assignee of CAPITAL ON, Care of Recovery Management Systems
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14783748 +Chase, Bankruptcy Department, PO Box 15153, Wilmington, DE 19886-5153
14783733 +Chase BANK USA N.A., C/O Hilco Receivables LLC, 5 Revere Dr, Northbrook, IL 60062-15
15546520 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14783743 +CitiMortgage Inc., Bankruptcy Department, PO Box 14451, Des Moines, IA 50306-3451
14783739 +Clerk, First Mun Div, Doc #09 M1 180297, 50 W. Washington St., Rm. 1001,
Chicago, IL 60602-1316
14783735 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
14783736 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
14783749 +HSBC Card Services, Bankruptcy Department, PO Box 17051, Baltimore, MD 21297-1051
15663676 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Se
PO Box 19008, Greenville, SC 29602-9008
14783747 +Sears, Bankruptcy Department, PO Box 182156, Columbus, OH 43218-2156
14783737 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000

The following entities were noticed by electronic transmission on Nov 17, 2010.

14783738 E-mail/PDF: rmscidi@recoverycorp.com Nov 17 2010 02:28:25 Capital Recovery III LLC/Capital One, c/o Recovery Mgmt Systems Corp, 25 SE 2nd Ave, Ste 1120, Miami, FL 33131-1605
14783746 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 17 2010 02:25:27 Discover Bank, Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025
15640722 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Nov 17 2010 02:25:08 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809
15695589 E-mail/PDF: BNCEmails@blinellc.com Nov 17 2010 02:25:58 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
15425270* American Express Centurion Bank, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2010

Signature:

Joseph Spectors